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Attorney's Docket No. **85CF-00113**

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

[X]

(check one)

My residence, post office address and citizenship are as stated below next to my name.

is attached hereto

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS AND SYSTEMS FOR EFFICIENTLY SAMPLING PORTFOLIOS FOR OPTIMAL UNDERWRITING, the specification of which:

t 1 ·	was filed ona and was amended on	s Application Serial No,
I hereby state that I have reviewe claims, as amended by any amendm		of the above identified specification, including th
I acknowledge the duty to disclose with Title 37, Code of Federal Regul		the examination of this application in accordanc
and, insofar as the subject matter application in the manner provided b	of each of the claims of this ap by the first paragraph of Title 35, defined in Title 37, Code of Fed	120 of any United States application(s) listed below olication is not disclosed in the prior United State United States Code, §112. I acknowledge the duteral Regulations, §1.56(a) which occurred betwee ional filing date of this application:
Application Serial No.	Filing Date	Status (patented, pending, abandoned)
I hereby claim the benefit under Title below:	e 35, United States Code §119(e)	of any United States provisional application(s) listed
Application Serial No. 60/173,957	Filing Date December 30, 1999	Additional provisional application numbers are listed on a supplemental priority sheet attached hereto.
this application and transact all bu registration number) John S. Beulick, Reg. No. 3 Reg. No. 42,180; Gordon F Alan L. Cassel, Reg. No. 35 Reg. No. 45,112; Donald R	3,338; Patrick W. Rasche, . Sieckmann, Reg. No. 28, ,842; Stephen R. Cooper, . Holland, Reg. No. 35,197 o. 45,548 all of Armstrong	following attorney(s) and/or agent(s) to prosecute rk Office connected therewith. (<i>list name and</i> Reg. No. 37,916; Michael Tersillo, 667; Bruce T. Atkins, Reg. No. 43,476, Reg. No. 42,437; Robert E. Slenker, ; and Natu J. Patel, Reg. No. 39,559; Teasdale, One Metropolitan Square,
Send Correspondence to:		Direct Telephone Calls To:
John S. Beulick Armstrong Teasdale LLP One Metropolitan Square, S St. Louis, MO 63102-2740	uite 2600	John S. Beulick 314/621-5070



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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application and any patent issued thereon.

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THIRD INVENTOR, IF ANY:	
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DECLARATION AND POWER OF ATTORNEY

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